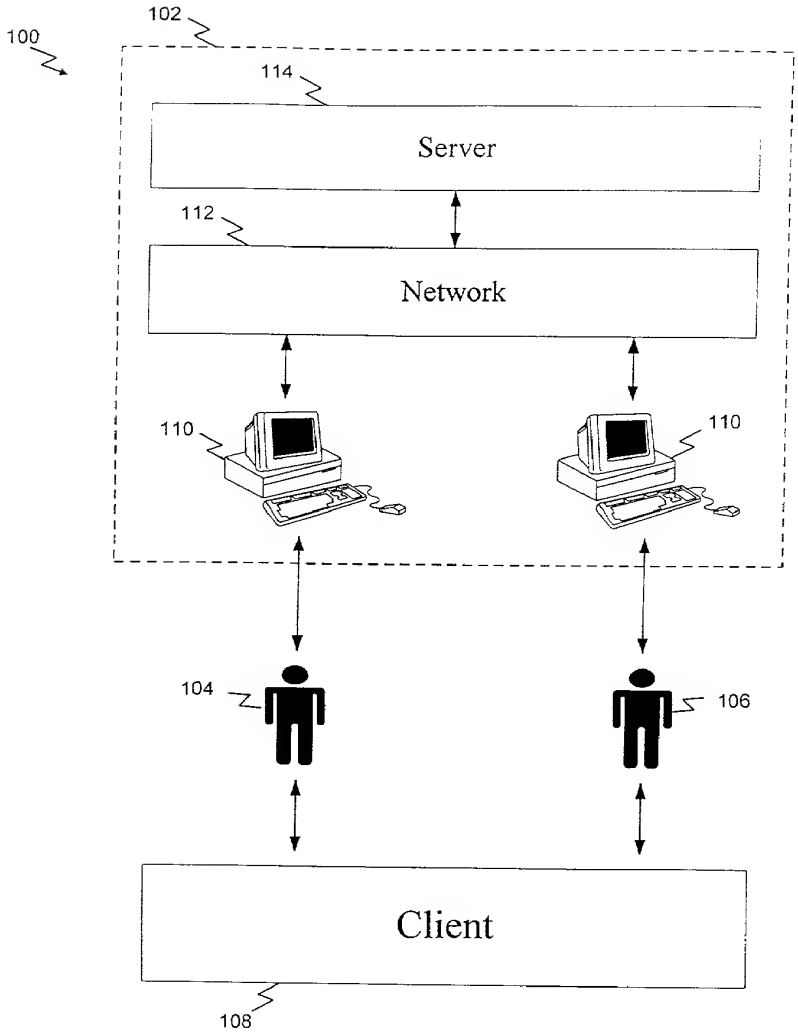


FIG. 1

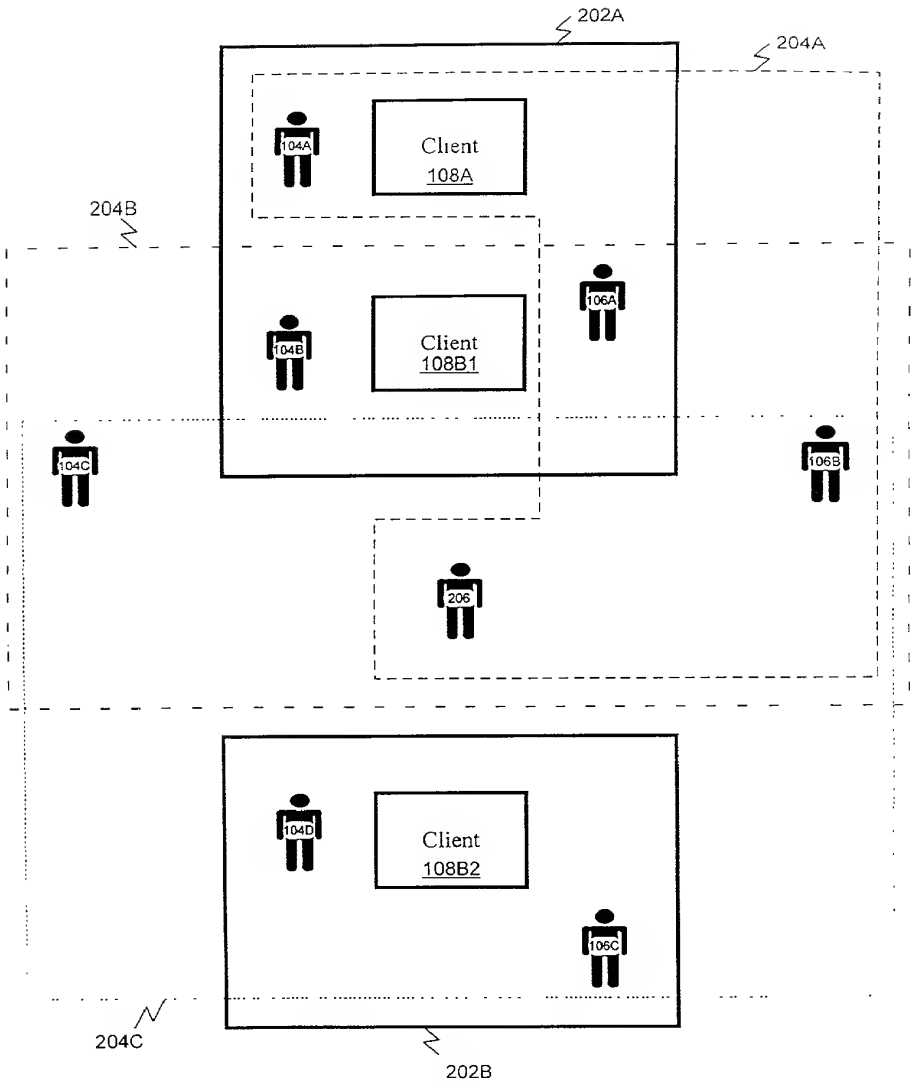

202A
204A
Client
108A
204B
Client
108B1
Client
108B2
204C
202B

FIG. 2

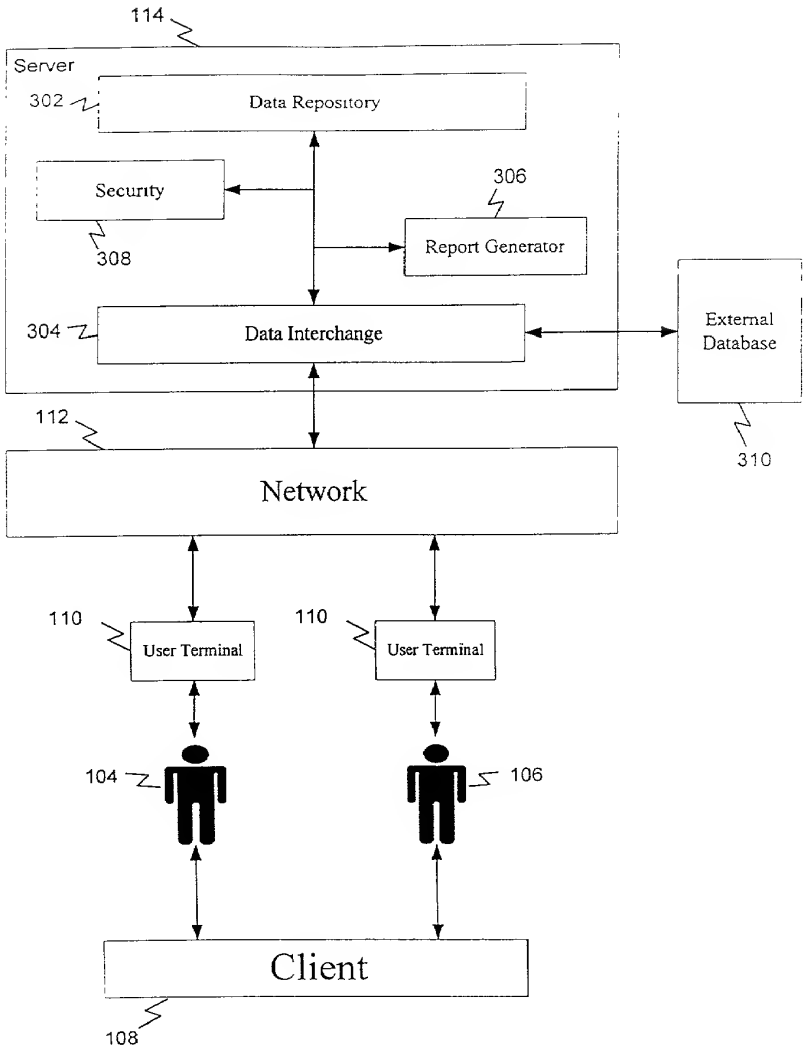

114
Server
302
Data Repository
Security
308
306
Report Generator
304
Data Interchange
External Database
310
112
Network
110
User Terminal
110
User Terminal
104
106
Client
108

FIG. 3

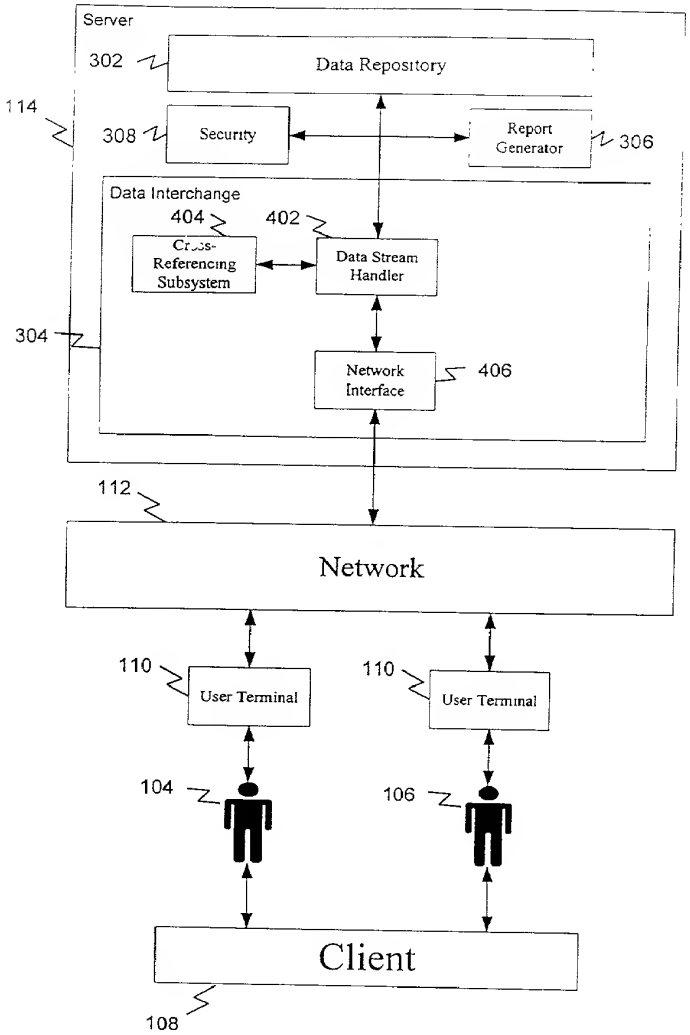

Server
302
Data Repository
114
308
Security
Report Generator
306
Data Interchange
404
402
Cross-Referencing Subsystem
Data Stream Handler
304
Network Interface
406
112
Network
110
User Terminal
110
User Terminal
104
106
Client
108

FIG. 4

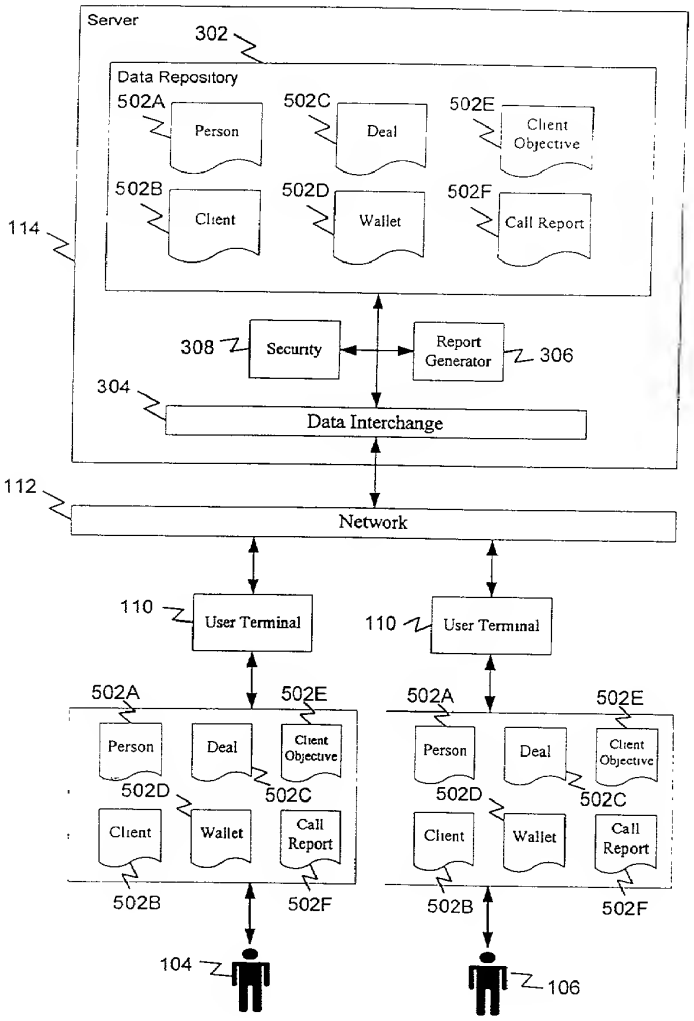

Server
302
Data Repository
502A
Person
502C
Deal
502E
Client Objective
502B
Client
502D
Wallet
502F
Call Report
114
308
Security
Report Generator
306
304
Data Interchange
112
Network
110
User Terminal
110
User Terminal
502A
502E
Person
Deal
Client Objective
502D
502C
Client
Wallet
Call Report
502B
502F
502A
502E
Person
Deal
Client Objective
502D
502C
Client
Wallet
Call Report
502B
502F
104
106

FIG. 5

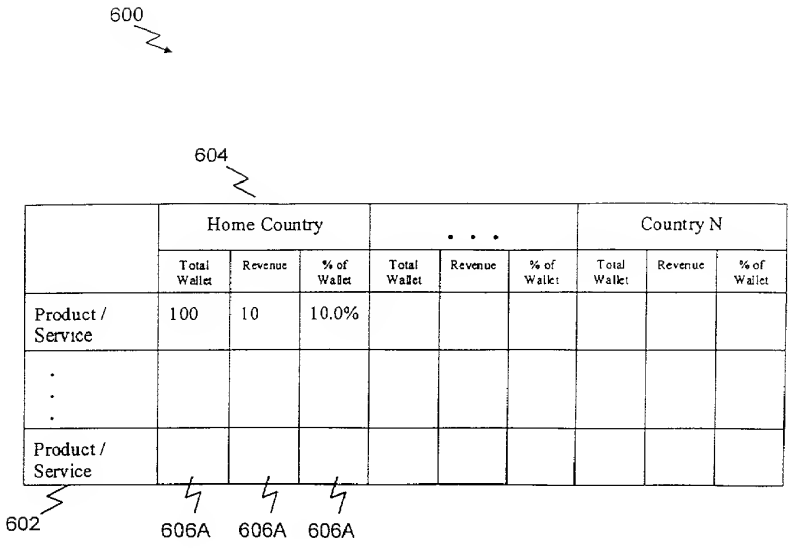

600
604
Home Country
. . .
Country N
Total Wallet
Revenue
% of Wallet
Total Wallet
Revenue
% of Wallet
Total Wallet
Revenue
% of Wallet
Product / Service
100
10
10.0%
Product / Service
602
606A
606A
606A

FIG. 6

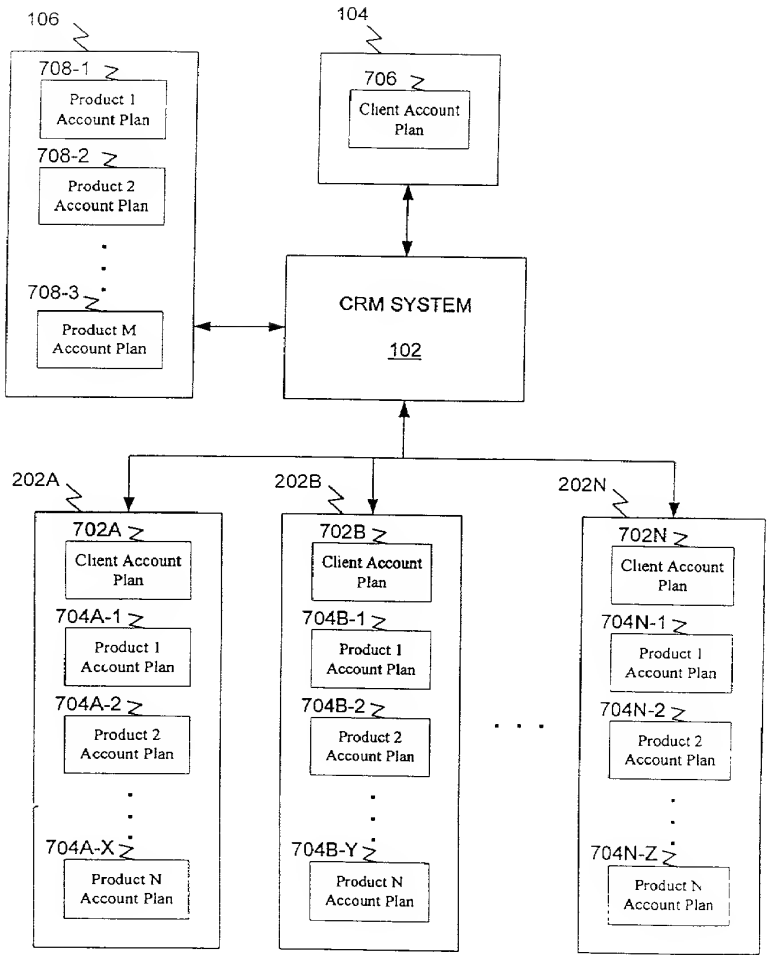

106
708-1
Product 1 Account Plan
708-2
Product 2 Account Plan
708-3
Product M Account Plan
104
706
Client Account Plan
CRM SYSTEM
102
202A
202B
202N
702A
Client Account Plan
704A-1
Product 1 Account Plan
704A-2
Product 2 Account Plan
704A-X
Product N Account Plan
702B
Client Account Plan
704B-1
Product 1 Account Plan
704B-2
Product 2 Account Plan
704B-Y
Product N Account Plan
702N
Client Account Plan
704N-1
Product 1 Account Plan
704N-2
Product 2 Account Plan
704N-Z
Product N Account Plan

FIG. 7

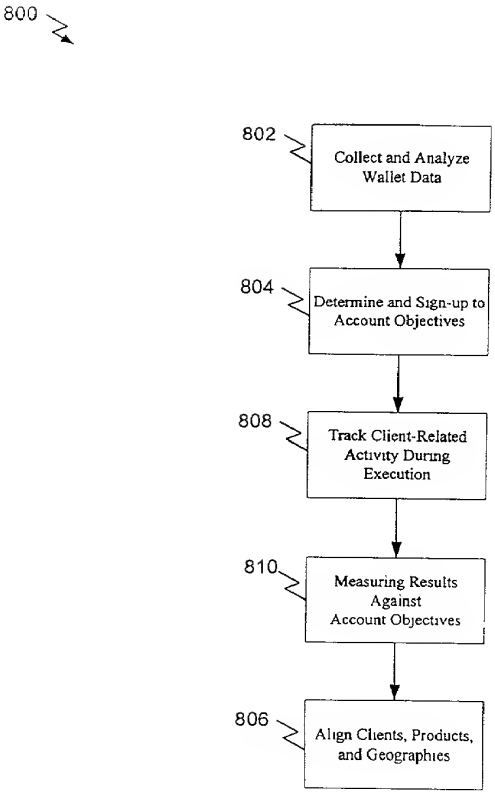

800
802
Collect and Analyze Wallet Data
804
Determine and Sign-up to Account Objectives
808
Track Client-Related Activity During Execution
810
Measuring Results Against Account Objectives
806
Align Clients, Products, and Geographies

FIG. 8

806

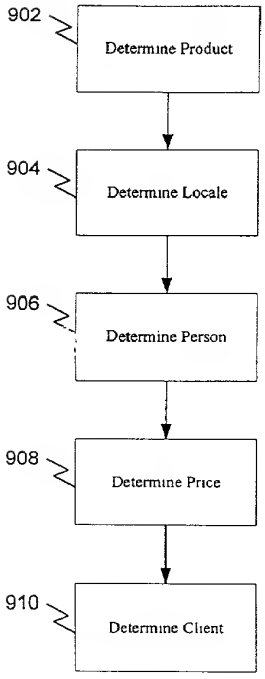

902
Determine Product
904
Determine Locale
906
Determine Person
908
Determine Price
910
Determine Client

FIG. 9

TOSOTT*S90EE860

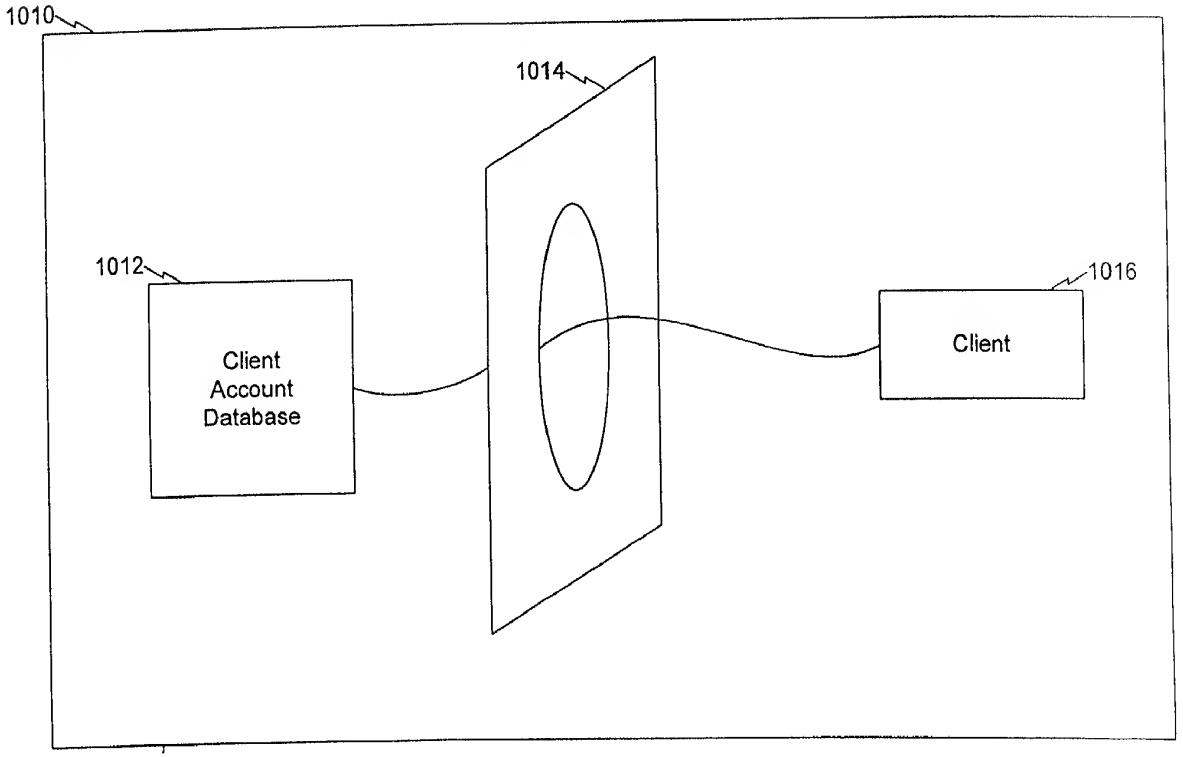


FIG. 10

FOSOTT"59062696

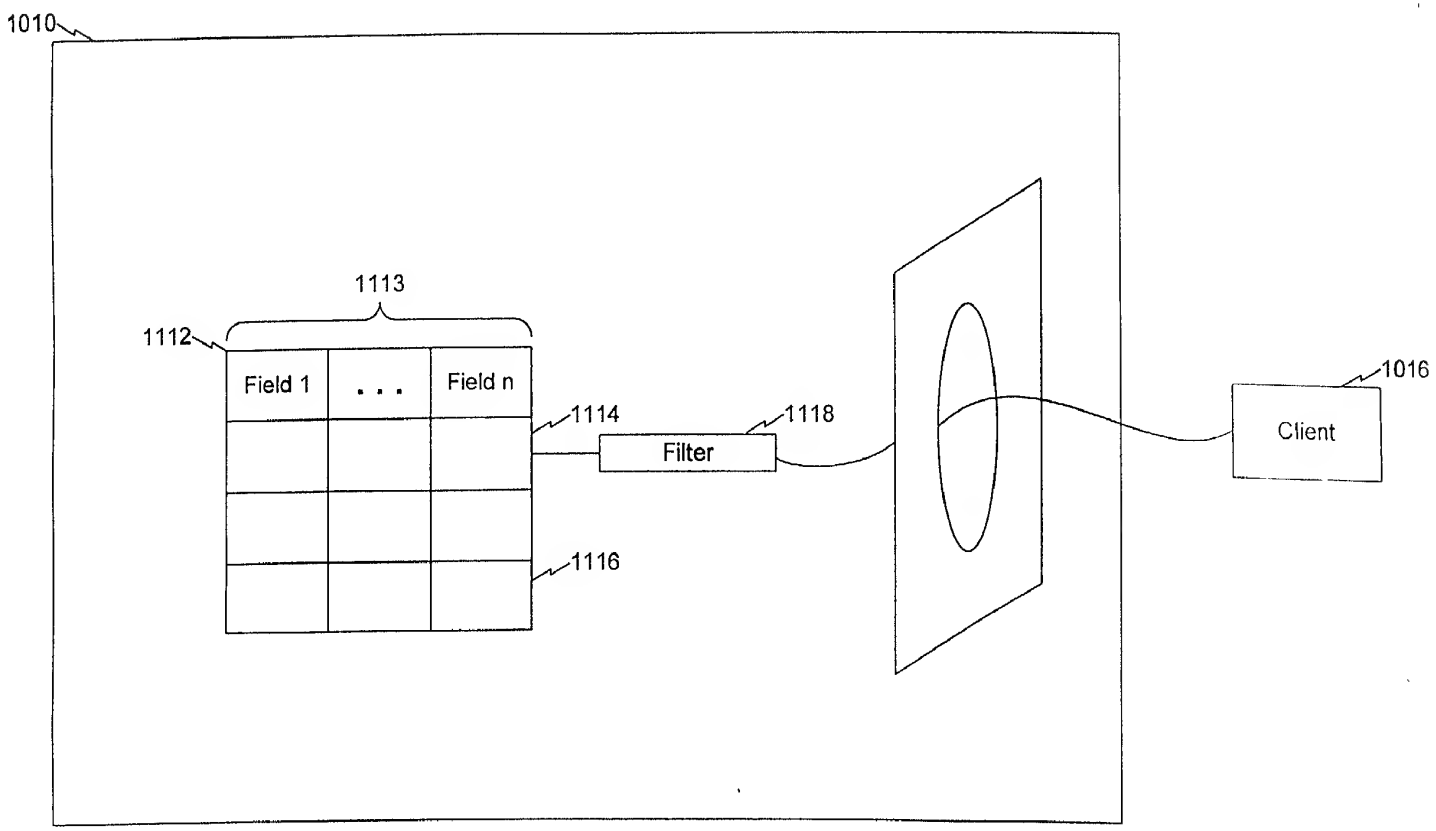


FIG. 11

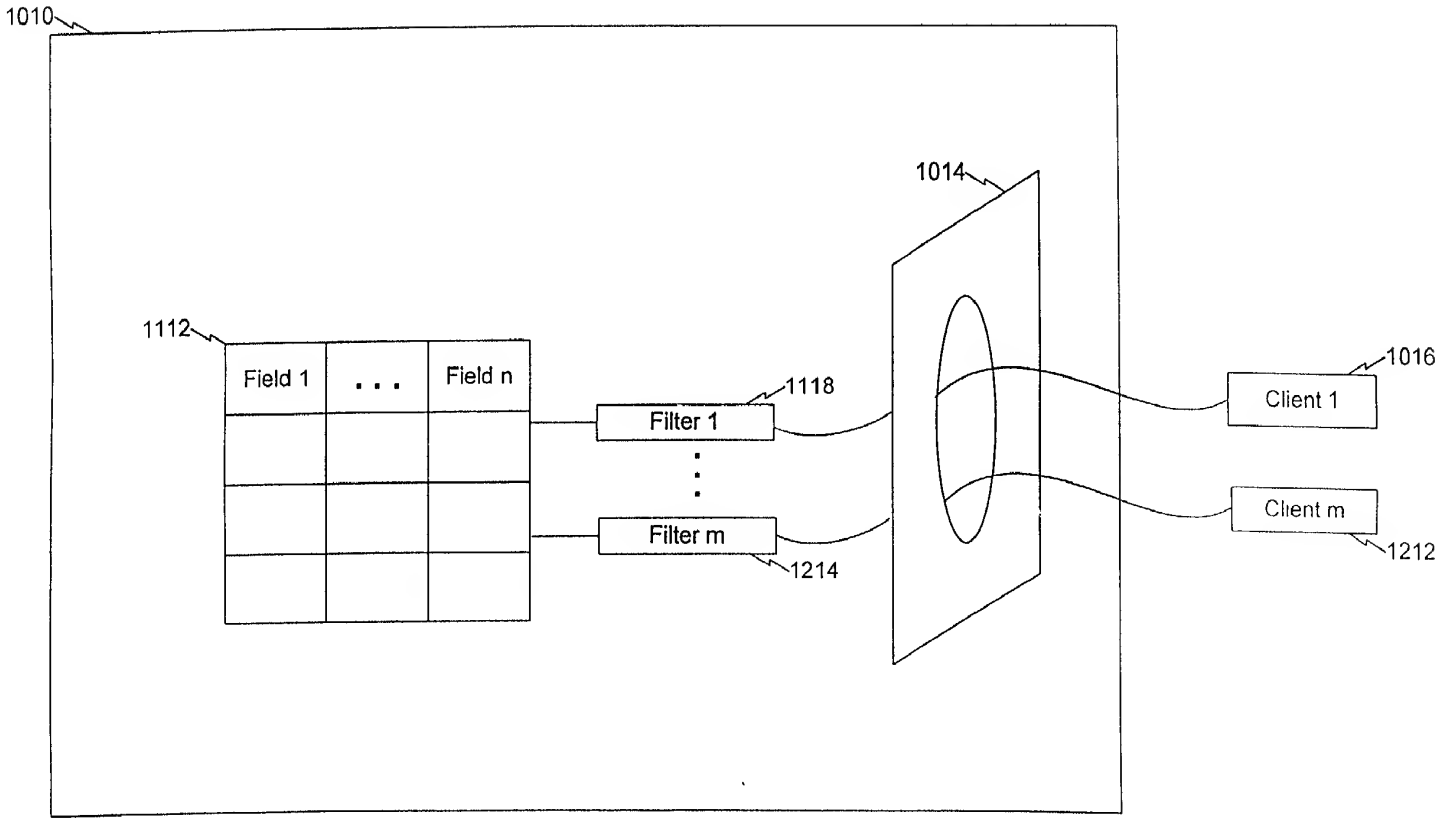

1010
1014
1112
Field 1
Field n
1118
Filter 1
Filter m
1214
1016
Client 1
Client m
1212

FIG. 12

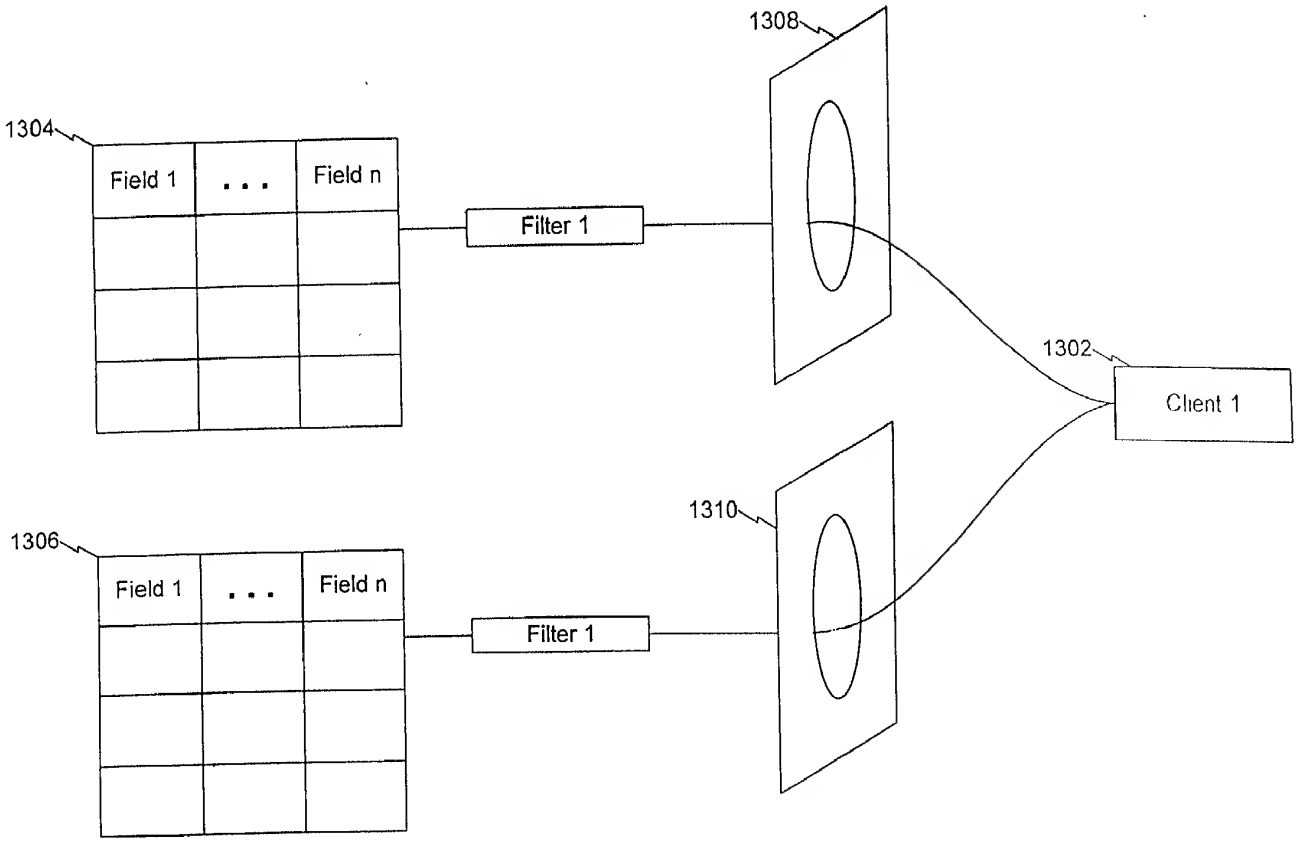

1308
1304
Field 1
. . .
Field n
Filter 1
1302
Client 1
1310
1306
Field 1
. . .
Field n
Filter 1

FIG. 13

TOSOFT "590E2860

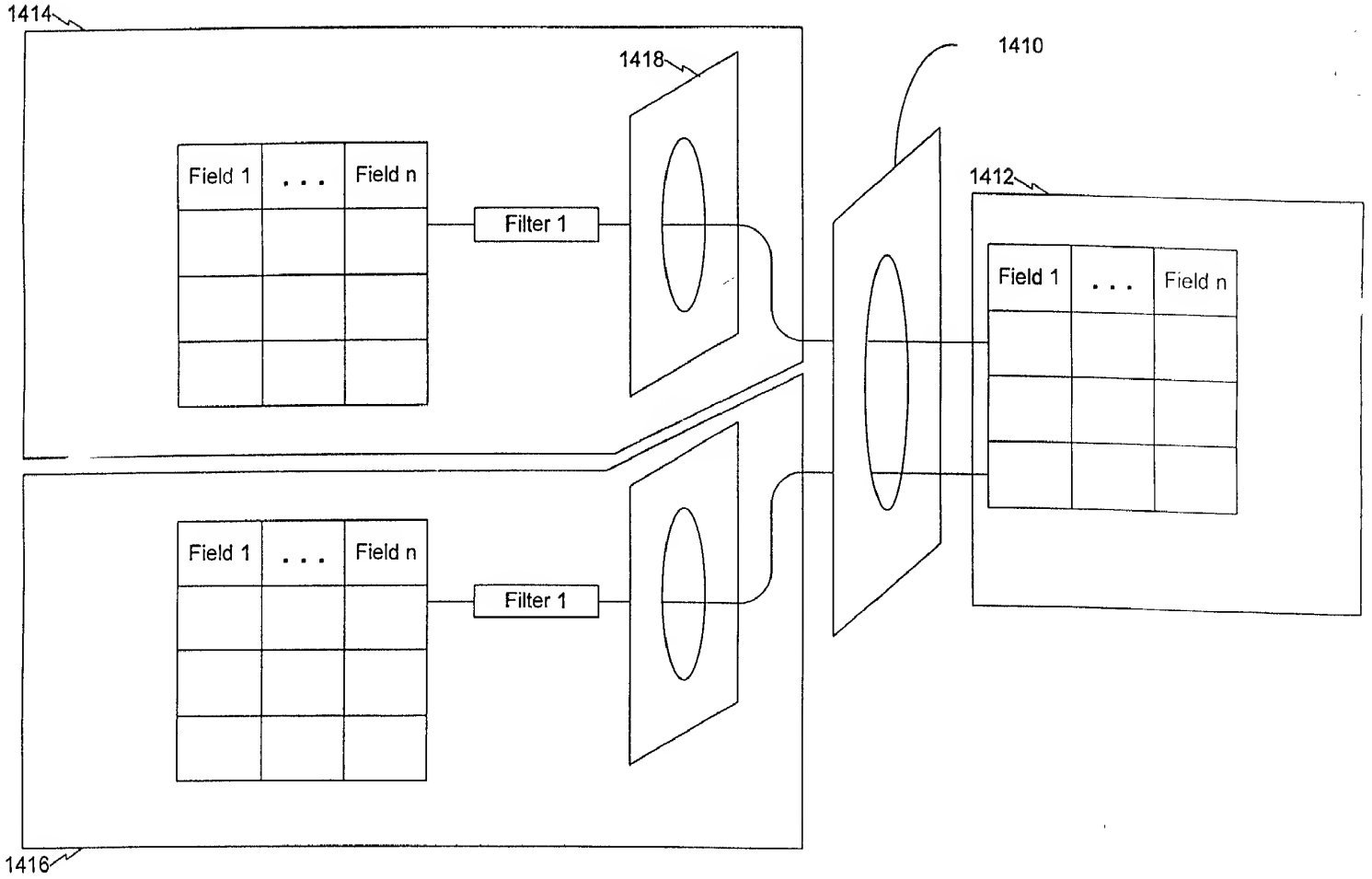


FIG. 14

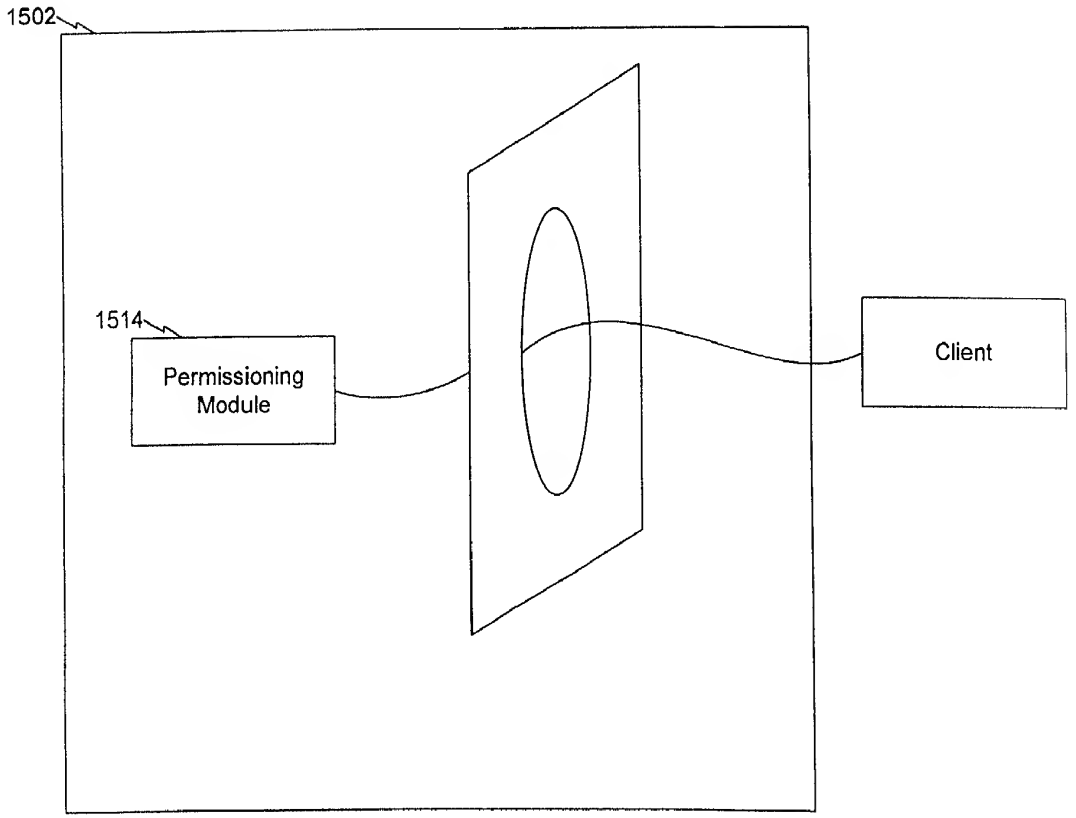


FIG. 15

US 2007/0061260 A1

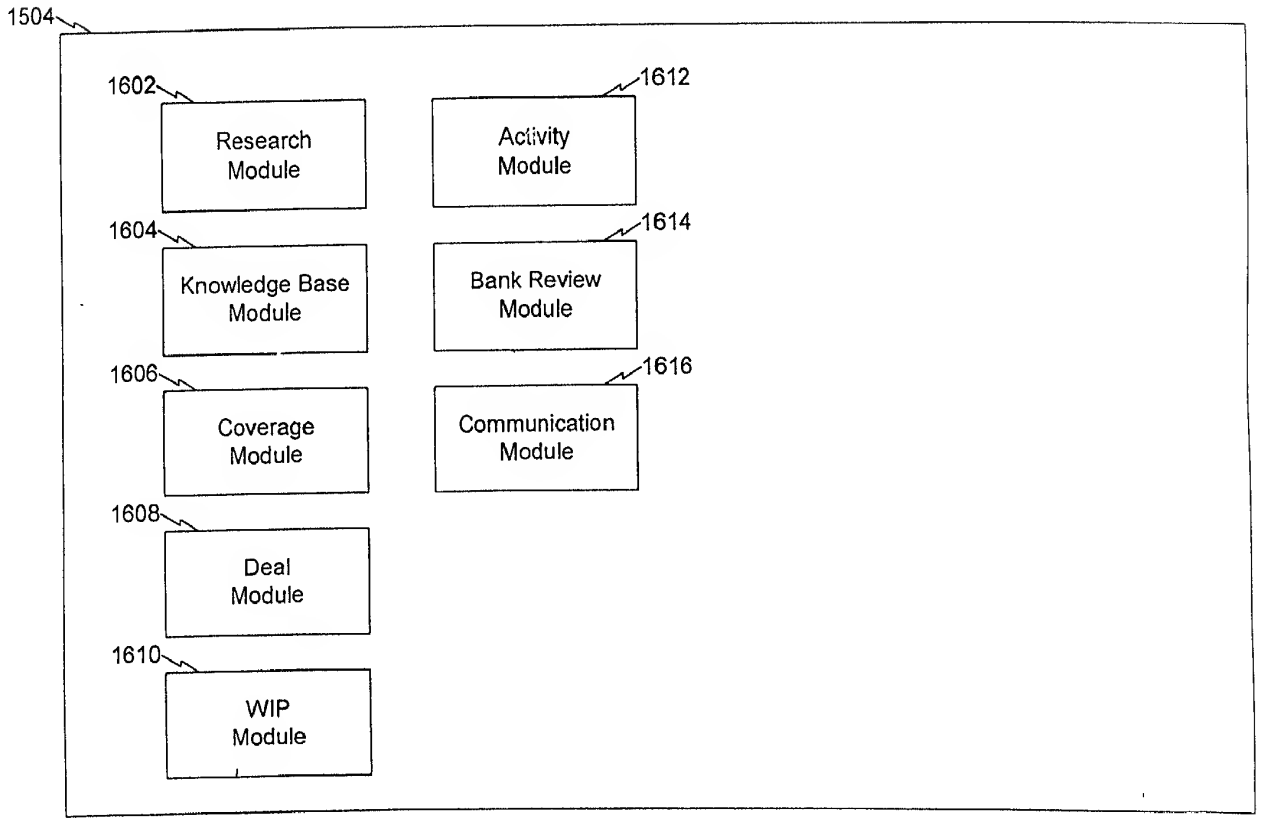


FIG. 16

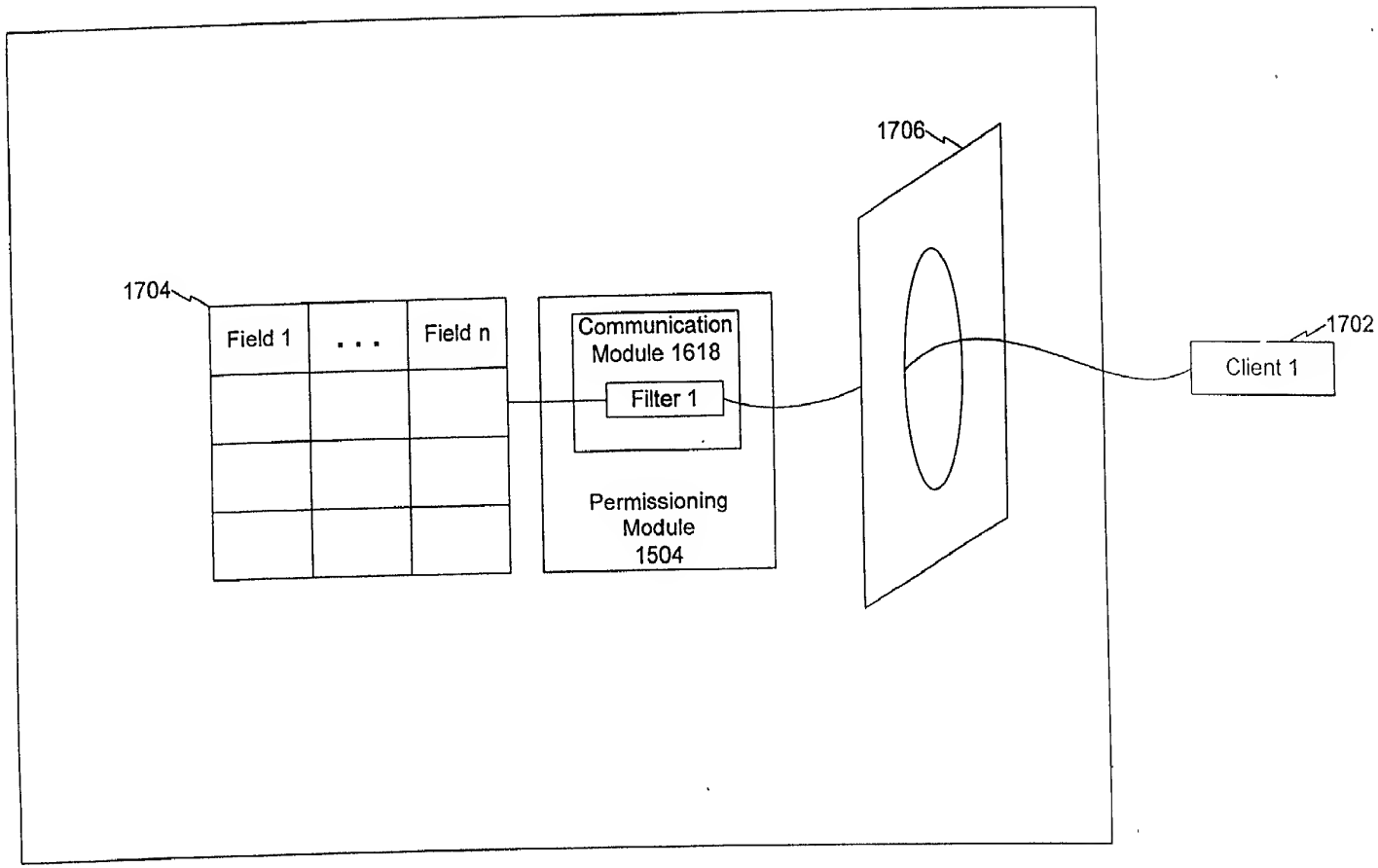

1706
1704
Field 1
. . .
Field n
Communication Module 1618
Filter 1
Permissioning Module 1504
1702
Client 1

FIG. 17

T0907F 590E3860

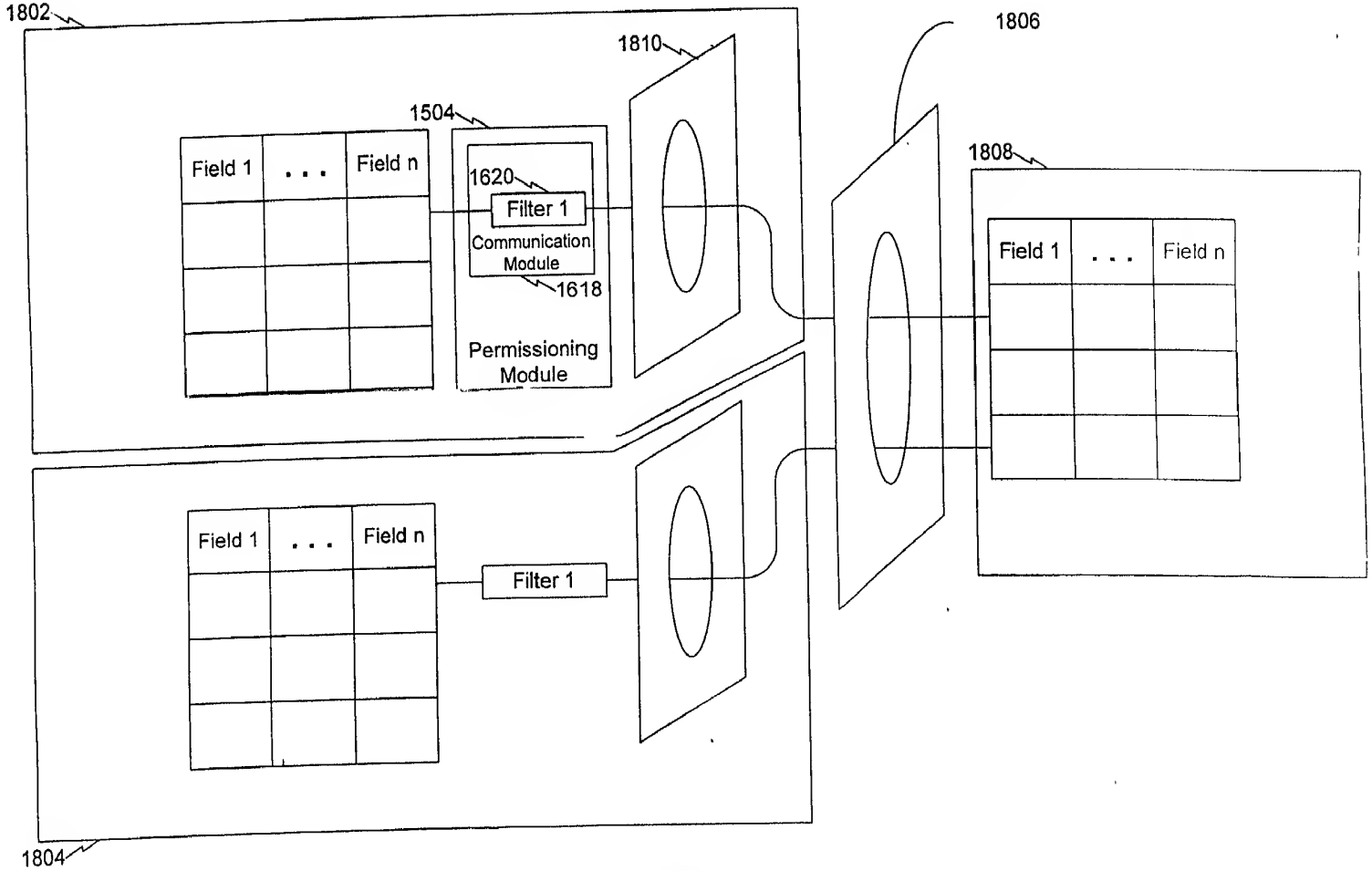


FIG. 18

Introduction to

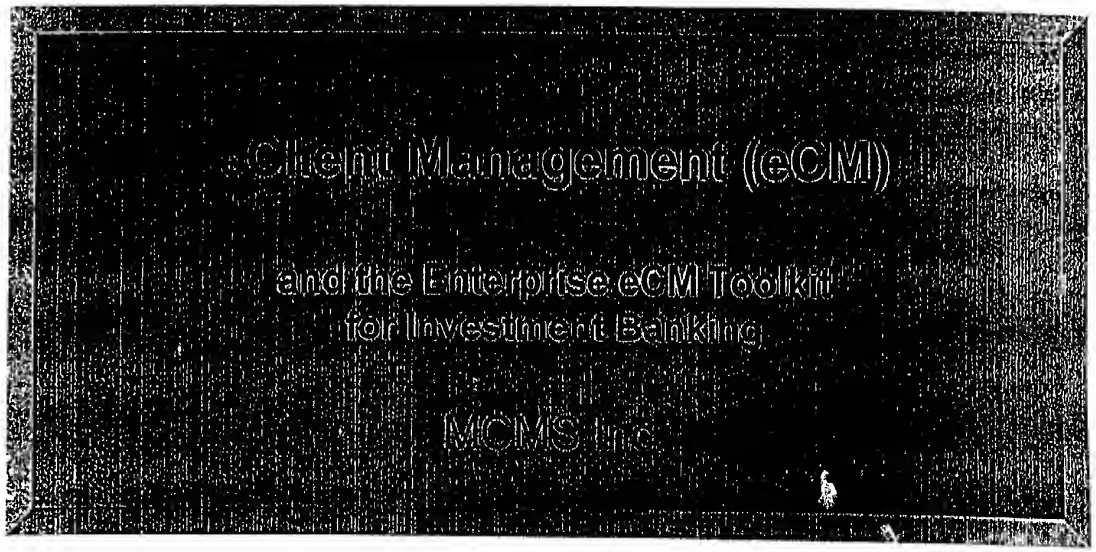


FIG. 19

T090TT "590EE860

We believe that we are unique in the industry, in being able to provide specialized expertise with a genuine, pragmatic solution. We consider ourselves specialists in these types of projects. No other solutions provider is able to combine:

- **A thorough understanding of global commercial and investment banking.**
- **A true enterprise information platform for managing clients.**
- **A truly unique systems integration architecture (MCMS Core Services Layer "CSL") capable of bringing disparate systems together.**
- **E-commerce expertise including an enterprise Web solutions and Knowledge Management track record**

Mathias Client Management Software (MCMS) represents a unique combination of business consultants, software implementation consultants and systems developers to bring to bear highly focussed and expert solutions in this niche.

The MCMS team draws on many years working with and advising top tier banks, particularly on global relationship banking strategies. The software team specializes in systems integration and deploying successful global projects.

Our software has been continuously refined, with over four years of experience in an operational environment on a worldwide scale.

FIG. 20

T0907T.590E6960

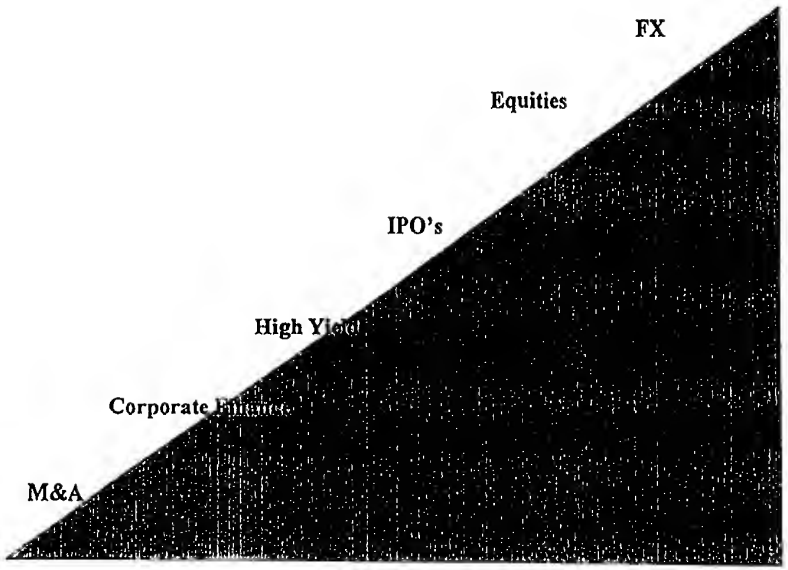


FIG. 21

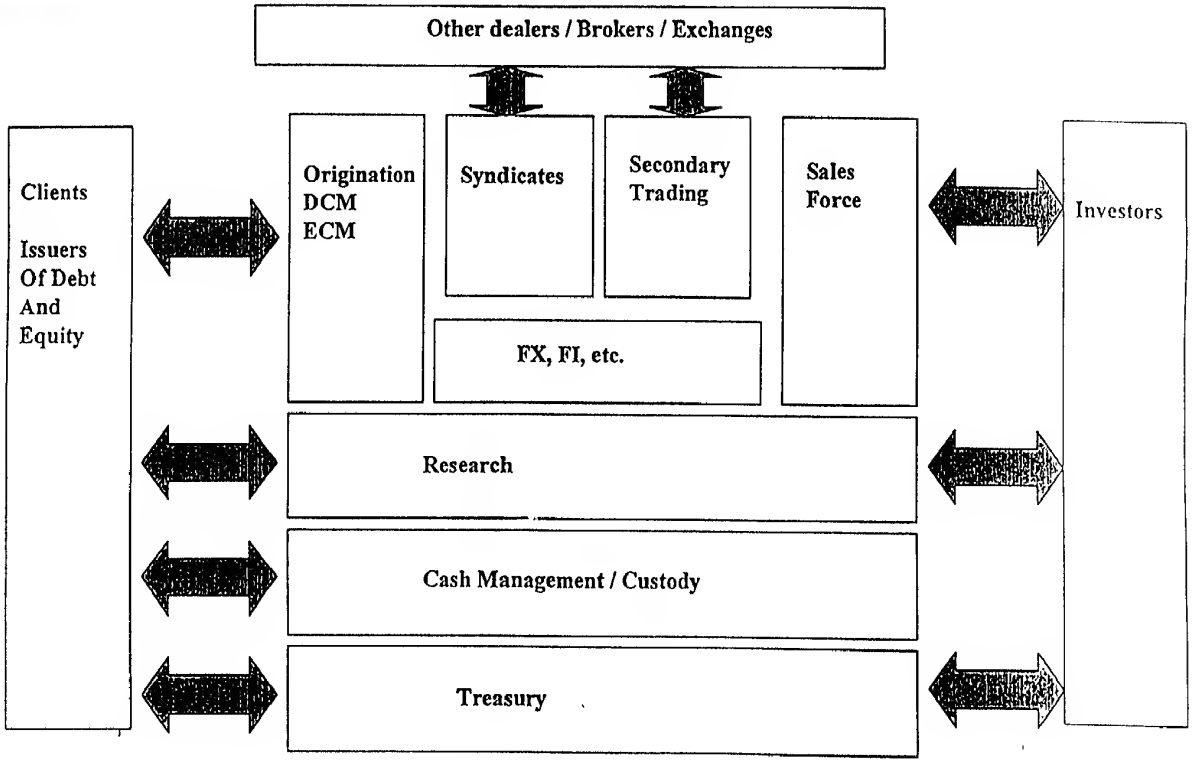

Other dealers / Brokers / Exchanges
Clients
Issuers Of Debt And Equity
Origination DCM ECM
Syndicates
Secondary Trading
Sales Force
Investors
FX, FI, etc.
Research
Cash Management / Custody
Treasury

FIG. 22

T0907F 590EE860

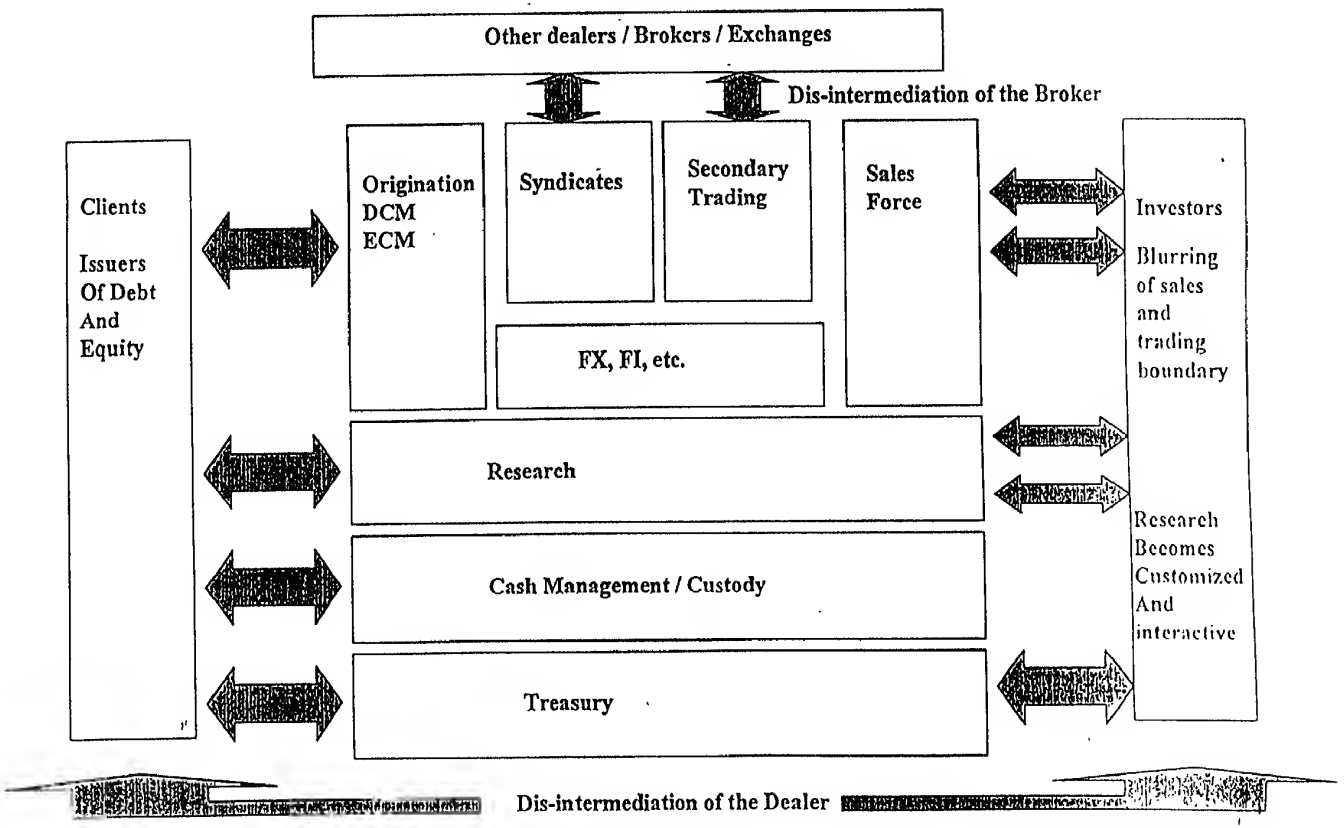


FIG 23

T0907T: S90E2860

Value Chain	Capital Creation	Capital Distribution	Capital Re-Distribution
Market	**Investment Banking**	**Primary Institutional And Proprietary**	**Secondary Institutional and Proprietary**
Product	**Origination M&A**	**IPO's Syndications, etc**	**Equities, FI, FX**

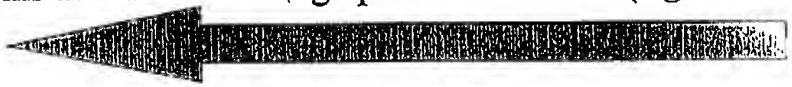
- The Bulge Bracket firms are extending into the Retail value chain (e.g. Goldman Sachs)
- The Retail firms are also extending up the value chain (e.g. Charles Schwab) 

FIG. 24

- In the past Client Management methodologies and enabling technologies (SFA, CRM, etc.) were part of a sustaining effort in order to make existing structures more efficient.

- Today the Internet is Disrupting our present structures and even changing our clients buying behavior

- This new reality demands an event-driven approach to client management methodologies, architecture and enterprise platforms both internally and externally towards our clients

FIG. 25

T09077 590E860

- **Connectivity-** Internal and external, the responsiveness of the event-driven enterprise.
- **Managing relationships on the Internet-** This is a process.
- **Branding-** The Internet is about trust.

The nature of your "Internet Business" will be a function of how well you manage your online client relationships.

Your effectiveness is based on trust, their ability to "connect" with your capabilities and your ability to effectively respond to their needs.

FIG. 26

T0901TP 59025860

- Permissioning involves establishing an interactive dialogue with your client in which the client is giving you permission to market to him and is willing to collaborate with you in this process

- The objective of this collaboration is to increase the level of permissioning to the point where you influence your clients buying behavior . At that point permission turns into revenues.

FIG. 27

TOSOTT "SOOEE360

- eClient Management is a pro-active, internet enabled, relationship management process based on increasing the level of permissioning with the client in order to maximize overall returns.

- eClient Management changes the way you focus internally on your clients, it makes it happen.

- eClient Management demands that internal structures, platforms and practices are aligned with the external face to the client.

FIG. 28

FA90FF:590EE860

Traditional RM Issues	eCM Realities
• Lacks transparency and accountability • Roles not clearly defined • Product people usually consider it to be an internal process, very far away from the client. • Not integral to the real origination function	• Transparent and the client expects accountability (no where to run, no where to hide) • Roles must be clearly defined • **This is a process which includes the client.** • Very much part of the origination process.

In eCM, you cannot afford to put the "A Team" in charge of the Relationship Management function

FIG. 29

TOSOTT: 590EE860

- There is an **excess of intellectual capital today** available to clients of Investment Banks.

- In the future, all companies that enable and control **client contact** will try to control every profitable service. **Client relationships**, based on "permission to engage" will be more valuable than ever before.

- A "share of mind" dialogue with clients is more valuable today then it was in the past. Getting CEO attention in the form of a strategic dialogue, outside of his "day window", facilitated by the Internet, is what **share of mind permissioning** is all about.

FIG. 30

TD3077 590EE360

- By **anticipating and initiating actions to meet client needs** the firm will be in a privileged position vis-à-vis its competition. As a firm we must be able to Web-enable 100% of our products and services if that is what clients demand. Obtaining "permission" to sell to our clients must be backed up with a fully integrated "One Bank" Web capability.

- Share-of-mind Permissioning is about **engaging new clients** in a cost effective share of mind discussion platform as well as **wiring up existing clients for a greater share of their share of mind** revenues across all our IB products.

FIG. 31

The Internet facilitates a **Share-of-mind Permissioning Program.**
The Objective of **this program is to move The clients up the Permissioning** ladder.

Stages of **Share-of-mind Permissioning:**

- **Brand Trust** – It creates awareness for the Bank. While the client recognizes the bank, he/she is not being recognized online.
- **Opportunistic** – The Client gets a "view" of his business with the Bank. The Bank acts opportunistically but is unable to wire up the client in any particular area.
- **Tactical** – The client feels he is getting some "goodies" in a particular product line. The Bank has product superiority online in a particular area but is being optimized by the client as this is not a multi-product relationship.
- **Strategic** – The Bank is almost making the buying decisions on behalf of the client. The Client saves time and money, he feels he is getting "best in class". Many times the client prefers the Bank to make choices for him.

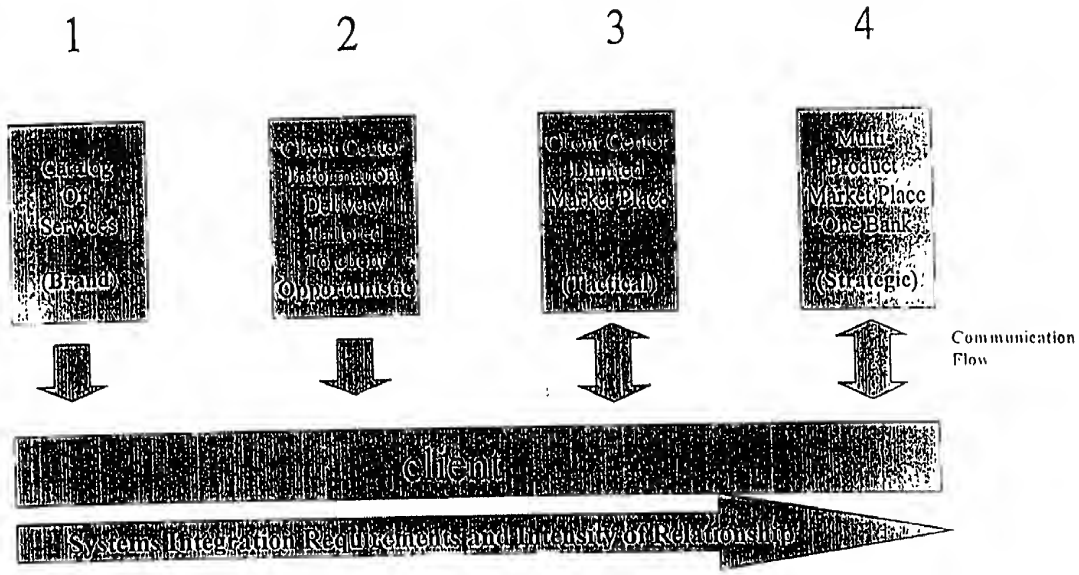
The level **of Permissioning is driven by the ability of the Bank to institutionalize a** level of **interaction with the client on the Internet. (e.g. stage of eCM)**

FIG. 32

T090TT' S90EE860

- **Stage 1 -** This is a catalog of services approach where the IB can post information on its product offerings, research can be distributed, contact information, essentially one-way, read only by client.
  (CREATE AWARENESS)
- **Stage 2 -** The "Client Center" approach is like the catalog of services but "personalized" for the client. It can include access to relevant research, summary transaction information, etc., read only by client.
  (PROVIDE CONTEXT as well as CONTENT for client)
- **Stage 3 -** This is the Client Center approach with a two-way "dialogue" for some Lines of Business (LOBs) but where each LOB acts independently without providing a "One Bank" delivery.
  (LIMITED INTERACTIVE CONTEXT MARKETPLACE)
- **Stage 4** – This stage is the full "Client Strategy Center" where there is complete alignment of client coverage, account management and planning, product execution and delivery. The Bank and client have the full view of each other's relationship and value proposition.
  (FULL INTERACTIVE CONTEXT MARKETPLACE)

FIG. 33



- The Stage of eCM you can deliver to your clients depends on how well organized and aligned your business process and client coverage models are internally

FIG. 34

TOSOTT 5906860

eCM Stage	Permissioning Level	Risks	Rewards
I	Brand Trust	High, Competition Is not asleep	Low
II	Opportunistic	High, Competition Is not asleep	Average
III	Tactical	High, Need strict discipline	Limited High
IV	Strategic	High, Need strict discipline	High

FIG. 35

- In the Share-of-mind business, the client wants you to know him well. He wants you to do your homework on him before you make the call. The better your "view" on him the greater permissioning he will give you in order to progress your Share-of-mind dialogue.

- Communication and follow up are critical to a strategic dialogue with your clients. The Internet is posed to change the way we all communicate in the future.

- The eCM toolkit (IPO) is a series of communication tools that facilitate the increase in your level of permissioning with your client.

FIG. 36

T0907T: 590EE860

- The Toolkit must make the client feel smart and in control.

- The client must feel safe, very safe.

- Every interaction with the client must be anticipated, personal, relevant and unique to him or her.

- Every module in the toolkit must:
  a) have elements that take place over time
  b) promote a response from the client which keeps communication moving forward
  c) have a final call to action so that we can measure results

- As soon as a new level of Permissioning is reached then a new element within a module engages the client in order to re-inforce the process.

FIG. 37

- We must continuously measure the activity around the Toolkit module elements.

- We must measure how achieving new levels of permissioning with new Toolkit modules engaged, alters client buying behaviour.

- We must resist short-term profiteering on behalf of the main coverage person, in pursuit of extending the level of permissioning from the client.

- The Coverage person's main role is to increase the level of share-of-mind permissioning.

FIG. 38

T0907T 590EE860

Each stage of eCM requires a particular approach to:

- Segmentation of clients
- Client Coverage Model
- Opportunity Analysis
- Product Management
- New Product Development
- Knowledge Management

This Process is different to traditional Relationship Management Processes because the intensity of the Relationship Management is different for increasing levels of Permissioning, requiring greater transparency and accountability.

FIG 39

T0901T: 590EE860

- Decide on an eCM stage Strategy.
- Define your Knowledge Management and Mapping requirements
- Institutionalize the eCM Relationship Management requirements.
- Define the ToolKit "footprint" for your Bank.
- Begin a Pilot Program with some key clients.
- Refine the Toolkit and create Prototypes and Simulation models in order to increase levels of permissioning. (potential new business models).
- Implement both internally and externally.

FIG. 40

- IPO's proprietary Core Services layer (CSL) enables the Bank to create an event-driven environment within which to refine and create new Toolkit modules seamlessly both internally and externally.
- The Bank is able to react to changes in the market place within a completely "open" technology environment which can be connected to virtually any of it's in-house systems. This provides the modules in the Toolkit with access to all information around the client, both in terms of content, but more importantly context.
- Each Toolkit module plays a different role in the eCM Relationship Management Process and is designed to facilitate the increase in the level of permissioning with the client on a continual basis.

FIG. 4/

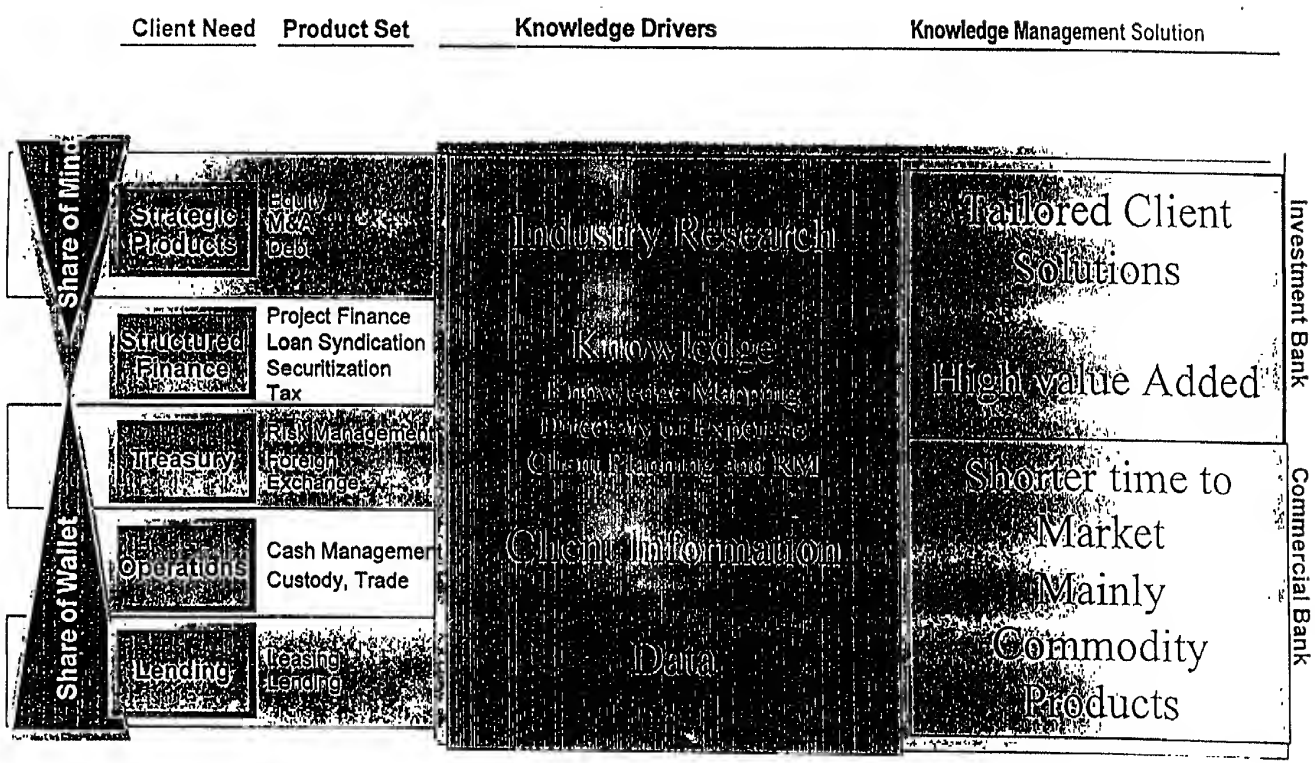

Client Need
Product Set
Knowledge Drivers
Knowledge Management Solution
Share of Mind
Share of Wallet
Strategic Products
Equity
M&A
Debt
Structured Finance
Project Finance
Loan Syndication
Securitization
Tax
Treasury
Risk Management
Foreign Exchange
Operations
Cash Management
Custody, Trade
Lending
Leasing
Lending
Industry Research
Knowledge
Knowledge Mapping
Directory of Experts
Client Planning and RM
Client Information
Data
Tailored Client Solutions
High value Added
Shorter time to Market
Mainly Commodity Products
Investment Bank
Commercial Bank

FIG. 42

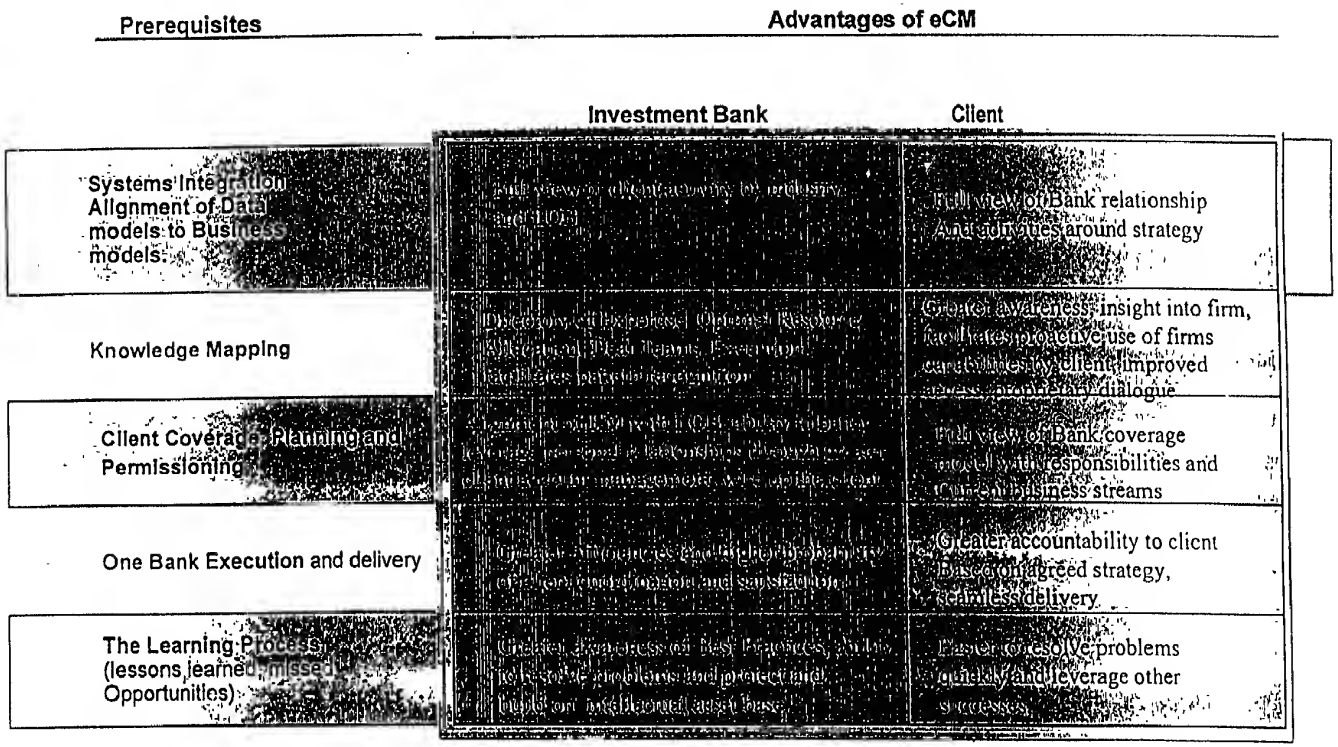

Prerequisites
Advantages of eCM
Investment Bank
Client
Systems Integration Alignment of Data models to Business models:
Knowledge Mapping
Client Coverage Planning and Permissioning
One Bank Execution and delivery
The Learning Process (lessons learned, missed Opportunities)

FIG. 43

T09DTF'59DEE860

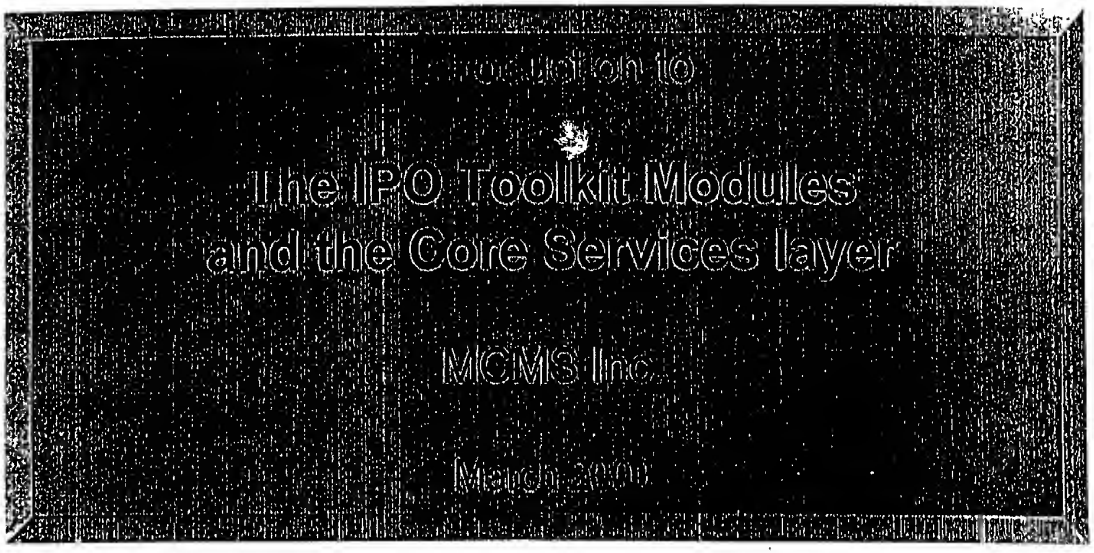
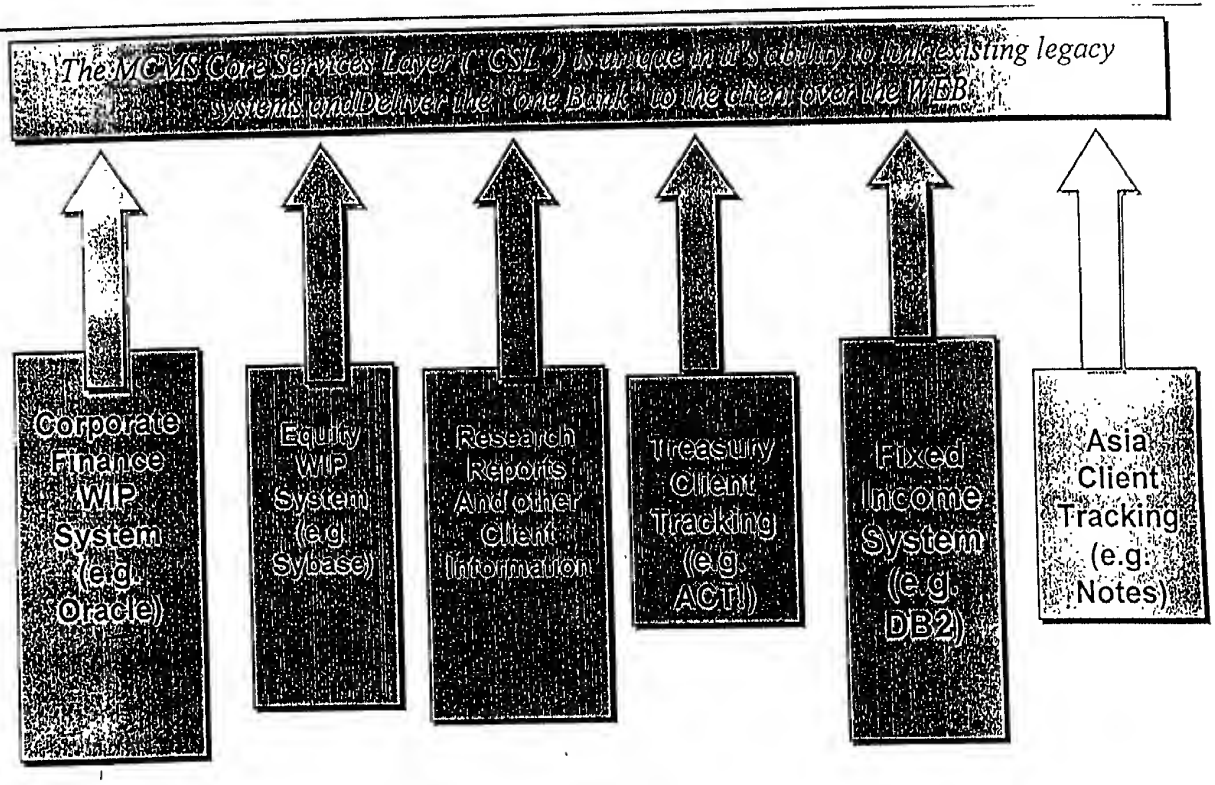


FIG 44



- Traditionally, systems in Banks are built in "silos", either to cover a LIne of Business or a geographic location
- The *MCMS CSL* overlays each "silo" and becomes the universal client information platform for the Bank

FIG 45

TOSOFT 59062860

Sample IPO Toolkit Modules
(Permissioning Suite)

- Research Module
- Knowledge Base Module
- Coverage Module
- Project Module
- Deal Module
- WIP Module
- Activity Module
- Bank Review Module
- Communication Module

FIG 46